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Student Support Information Guide

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A guide to what
student support is available
for Scottish students

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Eligibility

To be eligible for support you must meet our residence conditions and be on a course we support.

Generally to qualify for support you must be:

- ordinarily resident in the UK and Islands for 3 years immediately before the first day of the first academic year of the course
- settled in the UK as described in the Immigration Act 1971
- ordinarily resident in Scotland on the first day of the first academic year of the course
- studying full time in higher education.

The first day of the first academic year of a course, known as the 'relevant date', is 1 August, for those who start a course in the autumn term.

If you don't meet the general residence conditions set out above, you may still be eligible for support. Visit our website for more information or contact us for advice.

Tuition fees

If you are studying in Scotland, and you meet our eligibility conditions, we will pay your fees. The standard rate we will pay each year is as follows:

HNC, HND or equivalent	£1,255
Degree or equivalent	£1,775
Medicine degree	£2,825

The payment of your fees does not happen automatically when you accept a place on a course. You must apply to us to have your fees paid in each year of your course. We will then pay your fees straight to your institution on your behalf.

You can apply for your fees at www.saas.gov.uk. You must apply before the closing date of **30 June 2009** if your course starts in the autumn term.

If you are studying elsewhere in the UK, you will have to pay your own fees. The amount you will pay each year will be up to **£3,145**. You should contact the institution you are studying at to find out the amount of tuition fee they will charge you. If you meet our eligibility conditions, you can choose to take out a student loan to pay all or some of your fees. The amount of loan you can get does not depend on your and your household's income.

You can apply for a loan to pay your fees at www.saas.gov.uk. You must apply before the closing date of **31 December 2008** if your course starts in the autumn.

Student loans for living costs

The amount of loan you can apply for depends partly on your and your household's income or both. However, there is a minimum loan available that is not income-assessed. The amount of loan also depends on the length of your course, the year of your course and where you live during term-time.

The table below shows the amount of loan we can pay for a course that lasts 30 weeks. It also shows the extra amount we will pay each week, if your course is over 30 weeks and 3 days.

	Students living in a hall of residence or in lodgings Extra weekly payment £81			Students living in their parents' home Extra weekly payment £53		
	Maximum loan	Income-assessed part	Non income-assessed part	Maximum loan	Income-assessed part	Non income-assessed part
Full year	£4,510	£3,620	£890	£3,570	£2,980	£590
Final year	£3,915	£3,150	£765	£3,120	£2,650	£470

The **full-year** loan covers 52 weeks from the first day of the academic year of your course. This is available in any year except the final year of your course that lasts more than one year. The **final-year** loan covers the length of the course and so will be less. This is available in the last year of your course or for an HNC or other one year course.

An additional loan of up to **£590** is available to young students whose household income is below £21,210 a year.

Repaying the student loan

You will not have to start repaying your loan until after the April you graduate or leave your course. The Student Loans Company (SLC) will expect you to pay 9% of your annual income over £15,000 a year. You will not have to pay your loan over a fixed period.

The SLC will work with Her Majesty's Revenue and Customs (HMRC) to collect repayments. Your employer will take your repayments from your salary and these will show on your pay statement each month. If you are self-employed, HMRC will collect repayments from you through the self-assessment system. If you want to pay your loan off quicker, you can make extra payments direct to the Student Loans Company.

Student loans are cheaper than other types of finance such as bank loans, overdrafts, credit cards and so on. For example, when you are earning £17,000 a year, the repayments of your loan will only be £15 a month.

Interest on the amount you owe will be linked to inflation, in line with the retail price index (RPI). This means the amount you pay back will be about the same in real terms as the value of the amount you borrowed.

You can get more information about how you repay your loan from the SLC website www.slc.co.uk or in the booklet 'Student Loans: Guidance on Terms and Conditions'. You can find a copy on our website or contact us and we will send you one.

Young Students' Bursary

If you are a 'young' student studying in Scotland, for example, you are under 25, you may be able to apply for the 'Young Students' Bursary'.

If your household has a low income, we can pay a bursary instead of part of the loan so it reduces the amount of loan you need to take out. This is a bursary that you do not have to pay back.

If you are a 'young' student studying in Scotland, for example, you are under 25, you can apply for the 'Young Students' Bursary'.

If you have a dependant child before the start of the academic year, and, you are 24 or younger on the first day of the first academic year of the course, you may be able to apply for the 'Young Students' Bursary'.

We will pay the highest amount of £2,575 if your household income is under £18,820 a year. The bursary will go down to zero for a household income over £33,330 a year.

Below is an idea of how much bursary you will get based on your household's income.

Income £	Bursary £	Income £	Bursary £	Income £	Bursary £
18,820	2,575	25,000	1,478	32,000	236
19,000	2,543	26,000	1,301	33,000	59
20,000	2,366	27,000	1,123	33,330	50
21,000	2,188	28,000	946	34,000	0
22,000	2,011	29,000	768		
23,000	1,833	30,000	591		
24,000	1,656	31,000	413		

Students' Outside Scotland Bursary

Young and mature students studying elsewhere in the UK can apply to us for the 'Students' Outside Scotland Bursary'.

If your household has a low income, we can pay the bursary instead of part of the loan so it reduces the amount of loan you need to take out. This is a bursary that you do not have to pay back.

We will pay the highest amount of £2,095 if your household income is under £18,880 a year. The bursary will go down to zero for a household income over £33,330.

Below is an idea of how much bursary you will get based on your household's income.

Income £	Bursary £	Income £	Bursary £	Income £	Bursary £
18,820	2,095	25,000	1,203	32,000	192
19,000	2,069	26,000	1,058	33,000	50
20,000	1,925	27,000	914	33,330	50
21,000	1,780	28,000	770	34,000	0
22,000	1,636	29,000	625		
23,000	1,491	30,000	481		
24,000	1,347	31,000	336		

The parents' contribution

We treat the parents' contribution as part of your support and we will reduce the amount we pay by the amount of the parents' contribution we assess.

Parents do not have to give us details of their income, but without income details, we cannot consider you for the maximum support available, which includes non repayable bursaries and grants. If they do not give us their income, we can still assess your entitlement to tuition fees and the non-income assessed student loan only.

Whose income we take into account

We work out the parents' contribution by using the following.

- If your parents live together, we will use both their income.
- If your parents are separated, divorced or no longer live together, we will use the income of the parent that you normally live with.
- If your parent lives with a partner or you have a step parent, we will use their income as well as your parents.

The parents' contribution (cont.)

What income and deductions we take into account

For those who pay tax while they earn (PAYE), we take the total gross income. For those who are self-employed and those who have income from property, we take the taxable profit. For those who are unemployed, we only take replacement living-cost benefits into account. We also take into account maintenance paid for a child who is a student. Full details of the income we take into account are on the application form.

The deductions we take into account are maintenance paid for a child who is a student.

We do not take into account maintenance payments received or paid for a child that is not a student.

How much the contribution will be

If your parents' income is less than £23,660 a year, we will not expect them to make a contribution. For an income above £81,260 the contribution is £7,795. The table shows the parents' contribution for the level of incomes shown.

The parents' contribution (cont.)

Income after deductions £	Contribution £	Income after deductions £	Contribution £
23,660	45	54,000	3,061
24,000	83	56,000	3,909
26,000	305	58,000	4,216
28,000	527	60,000	4,524
30,000	749	62,000	4,832
32,000	972	64,000	5,139
34,000	1,194	66,000	5,447
36,000	1,416	68,000	5,755
38,000	1,638	70,000	6,062
40,000	1,861	72,000	6,370
42,000	2,083	74,000	6,678
44,000	2,305	76,000	6,985
46,000	2,527	78,000	7,293
48,000	2,749	80,000	7,601
50,000	2,985	81,000	7,755
52,000	3,293	81,260	7,795

How we apply the contribution

We will apply the contribution to any income-assessed grants you are entitled to followed by the student loan then travel expenses. Most school leavers will not be entitled to income-assessed grants, except travel expenses, as these are for students who have dependents. If you are entitled to a bursary, we do not reduce this by the parents contribution.

The parents' contribution (cont.)

More than one member of the family in further or higher education

We will make only one assessment of the parents' contribution for the family. We will reduce the parents' contribution by £190 for each of the brothers or sisters, and split the balance equally between the students receiving support. For example, if there are two members of the family in higher education and the parents' joint income is £56,000, the parents' contribution for each child will be **£1,860** (£3,909 - £190 = £3,719 divided by 2)

Dependent children

If there are other dependent children in the family, except those in further or higher education, we will reduce the parents' contribution by £190 for each child.

Husband's, wife's, civil partner's or partner's contribution

We will work out your husband's, wife's, civil partner's or partner's contribution in the same way as we work out the parents' contribution.

We do not assess a contribution for incomes below £20,120 a year. For an income above £78,710 the contribution is £7,795. The table below shows the contribution for the level of incomes shown.

Income after deductions £	Contribution £	Income after deductions £	Contribution £
20,120	45	51,000	3,532
21,000	143	53,000	3,840
23,000	365	55,000	4,148
25,000	587	57,000	4,455
27,000	809	59,000	4,763
29,000	1,032	61,000	5,071
31,000	1,254	63,000	5,378
33,000	1,476	65,000	5,686
35,000	1,698	67,000	5,994
37,000	1,921	69,000	6,302
39,000	2,143	71,000	6,609
41,000	2,365	73,000	6,917
43,000	2,587	75,000	7,225
45,000	2,809	77,000	7,532
47,000	3,032	78,000	7,686
49,000	3,254	78,710	7,795

Supplementary grants

Depending on your personal circumstances, you may be able to apply for supplementary grants, that you do not have to pay back, as detailed below.

Dependants' Grant

You may claim this grant for your husband, wife, civil partner or partner. The highest amount that we can pay is **£2,575** a year. If your husband, wife, civil partner or partner has any income, this may affect your entitlement.

Lone Parents' Grant

You may claim this grant if you are single, widowed, divorced, separated or your civil partnership has dissolved, and you are bringing up one or more children on your own. The amount that we will pay is **£1,270** a year.

Additional Childcare grant for Lone Parents

You may be entitled to this grant if you pay for registered or formal childcare and you receive Lone Parents' Grant. You can receive up to **£1,185** a year, depending on your childcare costs.

Vacation Grant for Care Leavers

If you were previously in care, we can pay a grant of up to £100 a week to help with accommodation costs in the long (summer) vacation.

Supplementary grants (cont.)

Disabled Students Allowance (DSA)

If you have a disability or learning difficulty, the most common being dyslexia, you may be eligible to claim for certain extra expenses that arise because you are on a course. The amount of support we can give you does not depend on your or your household income. We will pay the following:

- Up to **£1,680** a year for any qualifying costs during the academic year. This can be, for example, photocopying costs, ink cartridges or special dietary requirements.
- Up to **£20,000** a year for non-medical personal help. This can be, for example, sign language interpreter, note takers and helpers for people in wheelchairs.
- Up to **£5,030** for major items of specialist equipment. This can be, for example, personal computers, Braille printers and portable loops or radio aids. This is a total amount for the course, not for each year of the course

If you are not able to use public transport, there is no limit to the amount of help we can give you with your travel costs. For example, we can pay for a taxi to take you to college or university every day.

Supplementary grants (cont.)

Travel expenses

We can help you with the cost of travel for your course. The amount we will pay depends on how much income you and your household have. This means that after we have applied the parents' contribution to the income-assessed loan, if there is any contribution left, we will reduce your travel claim by this amount.

We expect you to pay the first £155 of your travel expenses from your loan, bursary or your own resources. We will only pay for the cheapest fares available for the type of transport you use. For example, weekly, monthly or 10 week zone cards.

You can apply for your travel expenses at the end of your first term. We supply claim forms to institutions in December each year.

The maximum amount we can pay for a course that lasts 30 weeks is as follows. We will pay an extra £15 for each week over 30 weeks and 3 days.

- If you are a dependent student living in the parents' home **£790** (£945-£155)
- If you are an independent student living in the parents' home or your own home - **£930** (1,085-£155)
- If you are a dependent or independent student living in term-time accommodation - **£450 plus three return trips** between your home and term-time address, less £155

Student support packages available

The table below shows how we work out your support package depending on the level of your parents' income. The examples are based on you studying a 30 week course at a Scottish institution and living away from home while you study.

Income £	Contribution £	Young Students Bursary £	Loan £	Additional Loan £	Total £
17,000	0	2,575	1,935	590	5,100
20,000	0	2,366	2,144	212	4,722
23,000	0	1,833	2,677	0	4,510
26,000	305	1,301	2,904	0	4,510
29,000	638	768	3,104	0	4,510
32,000	972	236	3,302	0	4,510
35,000	1,305	0	3,205	0	4,510
38,000	1,638	0	2,872	0	4,510
41,000	1,972	0	2,538	0	4,510
44,000	2,305	0	2,205	0	4,510
47,000	2,638	0	1,872	0	4,510
50,000	2,985	0	1,525	0	4,510
53,000	3,447	0	1,063	0	4,510
56,000	3,909	0	890	0	4,799
59,000	4,370	0	890	0	5,260

Student support packages available (cont.)

How to budget the support you receive from us and your parents

Area	Yearly £	Weekly £	%
Accomodation	2,345	78	52
Food	690	23	15.3
Books and equipment	225	7	5
Travel	155	5	3.3
Leisure / other	1,100	37	24.4
TOTAL	4,510	150	100

How to apply for your support

You can apply for your fees, loan, bursary and grants (except travel) that you may be entitled to in April each year. You should apply as soon as you know the course you want to do. Do not wait for exam results. If you don't get on the course you want, you can easily change or cancel your application by giving us a call.

The easiest way to apply is to visit our website and apply on-line. We take you through the application step by step and the advantage of filling it in online is that in your second or later years, you will find all your details already on the form and all you have to do is update the information that has changed.

If you can't apply online, you can pick up forms and guidance notes from schools, universities and colleges, or contact us.

Processing your application form

We will process your application within 21 days of receiving a correctly filled-in form. We will assess your entitlement and send you an award notice that will tell you how much you will get and when. If you have applied for a loan, we will send your loan information to the Student Loans Company. They will set up your loan account and send you a payment schedule.

We and the SLC normally pay your support in monthly instalments and the first instalment will be a double payment.

Other sources of financial help

Discretionary fund

Every college or university has a fund that you can apply to if you are not able to enter higher education for financial reasons or have financial difficulties while you study. In Scotland this is called the discretionary fund. If you are studying elsewhere in the UK, this may be known as access to learning funds. To be eligible to apply for help, you must take out the maximum student loan available to you. The student support services team at your institution is responsible for deciding who they make payments to and for how much.

Childcare fund

Every college or university has a childcare fund that you can apply to for help towards the cost of registered or formal childcare costs. To be eligible to apply for help, you must take out the maximum student loan available to you and be eligible to have your fees paid by your funding body.

University or college bursaries

If you study at an institution in the UK, except Scotland, the institution you study at may offer you a bursary if you and your household have a low income. The minimum bursary is £310 a year but may be more depending on your circumstances. For more details, contact your institution.

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This leaflet offers a general guidance only and is not binding, as each applicant must be assessed on their individual circumstances in accordance with the full information they provide in a completed application.

Useful addresses

Student Loans Company (SLC)

100 Bothwell Street
Glasgow
G2 7JD
Tel: 0845 026 2019

Scottish Executive Higher Education for Learners (HELS)

Europa Building
1st Floor, 450 Argyle Street
Glasgow
G2 8LG
Tel: 0141 242 0112

learndirect scotland

SUFI 1st Floor Alhambra House
45 Waterloo Street
Glasgow
G2 6HS
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